

# CHECKING IN

## No matter how far you go, be sure to protect your home

It happens all too often: someone comes back from a much-needed vacation and finds that disaster struck while they were away. A water pipe burst, the property was robbed, vandals struck, or some other unfortunate incident happened.

We usually imagine these things happening while the homeowner is on an extended trip out of country, but in fact they also happen even on shorter getaways.

Even when homeowners are not leaving the province, they still need to have someone do regular checks on their home, explains Christina Martin, Vice President of KRGINsure.

No matter where you're heading to, call your broker and let them know your plans. Most policies require a thorough check every 24 to 48 hours while you're away.

If you don't comply with your insurance policy, it

could mean you aren't covered if your home is damaged while you're away.

KRGinsure suggests asking a competent person such as a trusted neighbour, family member, or friend to be in charge while you're away, or else hire a qualified property manager to perform the checks.

Whoever is checking the property should collect the mail, monitor plumbing for leaks, ensure the heat is functioning, and check that your valuables are where you left them.

For extended vacations, it's also essential to have newspapers put on a temporary hold during your time away, arrange to have the walkways and driveways cleared of snow, and set your lights on a timer, so it looks as if someone is still home.

And don't tell the whole world on social media – or anywhere online – where you're going or how long you'll be gone for; that's just asking for trouble.

"It's essential to know what the obligations are and meet them," says Christina. "If

your home or cottage is not checked on in accordance with your insurance company's requirements, it could end up nullifying your coverage and result in a claim being denied."

**Quality coverage**  
While discussing your policy for requirements regarding being away from your property, it's also a good time to talk to your broker about whether the full value of your property is covered.

Christina says not all policies are built the same, so it's important to know what you have and what you need.

### Protect yourself

While it's important to ensure your property is covered, it's equally important to take care of your physical needs. KRGinsure has an in-house travel insurance advisor who can help find the right policy for your vacation.

One pertinent question to ask is what risks you may be taking and what does the policy say about those risks? This is especially true for ski trips, diving holidays, or other active lifestyle getaways – be they in Ontario, elsewhere in Canada, or outside the country.

Christina notes that it's vital to determine whether your coverage goes beyond basic medical care. While you may be covered for emergency visits to clinics, hospitals, medical specialists, or dentists, you may not have coverage for extensive surgeries.

It's important to note that OHIP will only pay a fraction of eligible medical bills. Simply purchasing top-up travel insurance coverage for OHIP shortfalls can be an easy solution, as medical costs vary in each province.

The team at KRGinsure is there to help every step of the way; they will make sure you have the right policy in place to allow you the ability to fully relax and enjoy your vacation.

She notes that your property insurance should include coverage for your home and other structures on the property (including the garage, shed, personal belongings and contents); personal liability, additional living expenses if your home is being repaired and more.

The insurance should also cover perils such as explosion, falling objects, fire, glass breakage, lightning, vandalism, smoke, theft, wind and hail, and water damage.

"However, there are differing degrees of coverage, so it's also important to know if you need to upgrade based on new additions, renovations or purchases," says Christina. "If your policy was written before adding a garage, renovating your kitchen, or updating your furniture, it's highly recommended to contact your broker and examine your coverage."

Condominiums, tenants' belongings, boats, seasonal or rental properties, motor homes, recreational vehicles and trailers can all be covered by specific policies.

"Protecting your property and valuables to the fullest extent possible should never be an afterthought," says Christina. "We're here to help answer questions and provide advice on exactly what you need to give you peace of mind no matter where you are."

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Christina Martin, Vice President of KRGINsure



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